We will begin at 1:05
Payment Integrity Best Practices Forum: Addressing Improper Payment Challenges in the Inspector General Community

September 27, 2022
Future of Payment Integrity Services and Solutions

Office of Payment Integrity

**Do Not Pay® Business Center** assist agencies by providing access to data sources (e.g., death, debt, and debarment) and data analytics solutions to identify, reduce, and prevent improper payments.

**Payment Integrity Center of Excellence (PICOE)** provides actionable business insights and solutions that transform how agencies approach identification, prevention, and recovery of improper payments.

Purpose:
To provide services that address payment integrity challenges and to help advance the tools, solutions, and data available for identifying and stopping improper payments.
Agenda

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
<th>Facilitator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1:05 – 1:10</td>
<td>Welcome and Introductions</td>
<td>Marshall Henry</td>
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<tr>
<td></td>
<td></td>
<td>Director, Do Not Pay Business Center</td>
</tr>
<tr>
<td>1:10 – 1:25</td>
<td>Overview of Data Sources</td>
<td>Angélique Bridges</td>
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<tr>
<td></td>
<td></td>
<td>Lead, IG Engagements</td>
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<tr>
<td>1:25 – 1:45</td>
<td>Web API</td>
<td>Steve Burbank</td>
</tr>
<tr>
<td>1:45 – 2:05</td>
<td>Analytics Services</td>
<td>Brian Hewitt</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Data Analytics Advisor</td>
</tr>
<tr>
<td>2:05 – 2:30</td>
<td>Best Practices</td>
<td>Samuel Bronson, Data Analytics</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Office of Inspector General, SBA</td>
</tr>
<tr>
<td>2:30 – 2:40</td>
<td>Investigative Support, PICOE</td>
<td>Amy Sipps, Lead Business Analytics Specialist</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mary Pat Zimmer, Business Analytics Specialist</td>
</tr>
<tr>
<td>2:40 – 2:55</td>
<td>Open Forum / Questions</td>
<td>Attendees</td>
</tr>
<tr>
<td>2:55 – 3:00</td>
<td>Adjournment</td>
<td>Angélique Bridges</td>
</tr>
</tbody>
</table>
Do Not Pay Business Center Background

Authorities

**AUTHORITY**

- Office of Management and Budget (OMB)
  - OMB issues guidance for the DNP program but retains program authority
  - OMB must designate additional databases for use in DNP

**HOST – THE WORKING SYSTEM**

- The Working System and DNP together create one element of the larger multi-agency government-wide DNP Initiative and centrally provides a variety of data matching and data analytics services to support agency programs in their efforts to detect and prevent improper payments

**BUSINESS CENTER**

- Do Not Pay Business Center Background
  - DNP is authorized and governed by the Payment Integrity Information Act of 2019 (PIIA) and several OMB memoranda and circulars
What is the DNP Business Center?

The Do Not Pay Business Center is a resource that offers centralized access to relevant data sources for verifying payment or award eligibility. DNP offers customized data analysis to help agencies detect fraud, waste, and abuse and strengthen internal controls. DNP provides agencies improper payment consultation and ongoing support.

Federal Agencies

Federally Funded State Administered Programs

Citizens and Businesses

Web Based Portal Services

Data Analytics

Agency Support Center

Federal Eligibility Data

Note: DNP is authorized and governed by the Payment Integrity Information Act of 2019 (PIIA). OMB has delegated operational aspects of DNP to Treasury.
Web-based Portal Services

Pre-Award/Pre-Payment

Online Search
User can search an individual or entity and view matching records

Batch Matching
One-time bulk submission for screening grants or loan payments against specified data sources

Continuous Monitoring
Continuous screening for eligibility verification against specified data sources using a grantee or loan recipient listing

Web Service/API
A Web Service or Application Programming Interface (API) creates a connection with agency payment systems and the DNP Portal. This integrates the functionalities of the Portal within agency internal systems.

- **Single Query API** call contains the search criteria of one entity to be matched against your agency’s approved data source(s). The DNP response will include data source match result(s) for that single entity.

- **Multiple Query API** call contains the search criteria of up to 100 entities to be matched against your agency’s approved data source(s). The DNP response will include data source match result(s) for the searched entities.
## The DNP Initiative

**American InfoSource Death Data (AIS) - Obituary/Probate - Commercial**
- Contains information on deceased individuals obtained from more than 3,000 funeral homes and thousands of newspapers, as well as county-level probate records

**Death Master File (DMF) - Public (SSA)**
- Contains records of deceased individuals as reported by family members, funeral homes, hospitals, federal agencies, postal authorities, and financial institutions; public version does not include state-reported deaths

**Department of Defense (DOD) Death Records - Public**
- Contains records of individuals in active or reserve military duty, including whether an individual is deceased

**Department of State Death (DOS) Records - Public**
- Contains records of American Citizens who are deceased or presumed deceased in foreign countries, as reported by U.S. embassies or consulates upon its receipt of a foreign death certificate or finding of death by a local competent authority

**Electronic Verification of Vital Events Fact of Death (EVVE FOD) – Commercial (NAPHSIS)**
- Contains information about death certificates in the vital records databases of 44 participating states and jurisdictions

**Credit Alert System (CAIVRS) - Restricted (DOJ, HUD, SBA, & USDA)**
- Contains records of individuals with federal debt in delinquent or default; verify whether an individual is a delinquent federal borrower

**Treasury Offset Program (TOP) Debt Check - Restricted (Treasury)**
- Contains records of individuals whose debt has been referred to Debt Management Services for collection; verify whether a payee owes delinquent non-tax debts to federal government (and participating states)
The DNP Initiative (cont’d.)

Automatic Revocation of Exemption List (ARL) – Public (IRS)
• Contains entities that have their tax-exempt status automatically revoked under the law because they have not filed form 990-series returns or notices annually for three consecutive years

List of Excluded Individuals and Entities (LEIE) - Public & Restricted (HHS OIG)**
• Verify whether payments are to individuals and entities currently excluded from participating in federal health care programs

Office of Foreign Assets Control (OFAC) - Public (Treasury)**
• Contains records of individuals, groups, and entities which are under sanction by the federal government and therefore ineligible for payment

Publication 78 (PUB 78) – Public (IRS)
• List of organizations that can receive tax-deductible contributions; verify whether an individual is a delinquent federal borrower

System for Award Management (SAM) Entity Registration Records - Restricted (GSA)**
• Contains records of individuals and businesses authorized to participate in contracts with the federal government; verify that a vendor seeking to do business with the federal government has registered, in accordance with the Federal Acquisition Regulation (FAR)

SAM Exclusion Records - Public & Restricted - (GSA)**
• Contains records of individuals and businesses currently debarred from participating in contracts with the federal government under specific exclusions or registered to conduct business with the federal government; verify whether payments are to debarred individuals
## DNP - New Data

### Eligibility/Debarment

<table>
<thead>
<tr>
<th>Database</th>
<th>Owner</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Plan and Provider Enumeration List (NPPES)</td>
<td>CMS</td>
<td>Contains information on approved health care providers and plans.</td>
</tr>
<tr>
<td>National Disqualified List</td>
<td>USDA</td>
<td>Contains information on providers that are ineligible to receive federal funding for a meals program.</td>
</tr>
<tr>
<td>Form 990-N (e-Postcard) – Public</td>
<td>IRS</td>
<td>List of organizations that can receive tax-deductible contributions; verify whether an individual is a delinquent federal borrower</td>
</tr>
</tbody>
</table>

### Incarceration

<table>
<thead>
<tr>
<th>Database</th>
<th>Owner</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bureau of Prisons Data</td>
<td>BOP</td>
<td>Contains information on incarcerated individuals under the jurisdiction of the US Attorney General.</td>
</tr>
</tbody>
</table>
## DNP - New Data

### Multi-Use/Death

<table>
<thead>
<tr>
<th>Database</th>
<th>Owner</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DNP Adjudication Data</td>
<td>Fiscal Service</td>
<td>Payment records within DNP indicating whether an agency has found a payment to be improper.</td>
</tr>
<tr>
<td>Payments, Claims, and Enhanced Reconciliations (PACER)</td>
<td>Fiscal Service</td>
<td>Post-Payment data includes action that has taken place after a payment has been made, including offset, debt referral and reclamation from a bank.</td>
</tr>
<tr>
<td>Beneficiary Identification Record Locator Service (BIRLS)</td>
<td>VA</td>
<td>Master list of VA beneficiaries, including address, death indicator, whether the individual is active/reserve and other information.</td>
</tr>
</tbody>
</table>
Social Security Administration Death Master File

Current
Death Master File Public
- Access restricted by Social Security Act
- Does not include a death data from states
- Data may include Social Security Numbers (SSNs), first name, middle name, last name, date of birth, date of death

December 2023
Death Master File Full
Includes State Death Records

Death Master File
December 2023
Full
Includes State Death Records
Future Eligibility Hub Concept for DNP

Centralized access point to perform eligibility verification, interstate match, data analysis (quality/integrity, etc.)
- Can address eligibility verification and dual enrollment universe ($10.5B estimate)*
- Future add Fraud and ID Verification sources
- Future add potential suspicious data repository, e.g., TINs, routing numbers

*This estimate has been updated since this slide creation to reflect FY21 data. The universe is more than $11B.

PIIA authorized access to DNP services for FFSA programs
- FFSA include Unemployment Insurance and Medicaid
- Fiscal Service has been working towards meeting Agency/FFSA needs via a single payment integrity hub
- Fiscal Service has continuous interactions with programs across multiple states and federal agencies
- Modularized services to adapt and meet evolving needs
- Actively sourcing customers to develop dual enrollment and cross government identification functionality

PIIA - Payment Integrity Information Act
FFSA- Federally Funded State Administered

Payment Integrity Hub
Centralized access point to perform eligibility verification, interstate match, data analysis (quality/integrity, etc.)
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PIIA - Payment Integrity Information Act
FFSA- Federally Funded State Administered
DNP has promoted its services to 82 programs across 37 states, two territories, and four Offices of Inspectors General:

- 23 Analytics projects
- 9 portal enrollments
- Identified more than $28.3M in potential improper payments
  - $6.4M confirmed by customer
  - $21.9M under investigation
Introducing Do Not Pay’s Application Programming Interface (API)

Steven Burbank
Federal Reserve Bank, St. Louis
September 2022
What is an API?

DNP CUSTOMER
What is an API?

A machine-to-machine interaction that takes place over a network, typically using the Hypertext Transfer Protocol (HTTP) used on the web.

- An API is a way for one software to access information from another software. An API takes the human aspect out of communicating between business lines and automates the process.

- The type of API offered by DNP is Representational State Transfer (REST). It defines the interface and conventions used between a web service provider and clients. REST is the most used and considered industry standard.

- In this case, your API would be the consumer of information and would be accessing information from DNP’s databases – as we would be the provider.

- Essentially, the consumer is integrating DNP data into their own system.
Process – High Level

- Legal Analysis/Approval
- Technical Set Up
- QA Testing
- Outcome Feedback
- Go Live!
- Production Verification

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API vs. Do Not Pay Portal

• With the API, the consumer is integrating DNP data into their own system.

• DNP would assess the needs of your organization to help you make the decision on API vs. Portal.
  – Does the program need real time results or are daily results sufficient?

• Using the DNP Portal is a manual process of searching of DNP data sources.

• Portal requires people to log in and retrieve results.

• API does not require onboarding to portal.

• API can be an automated process.

• API returns results without you having to navigate to the appropriate functionality.
Query Options: Option 1 - Single Record

Single API call contains the search criteria of one entity to be matched against your agency’s approved data source(s). The DNP response will include data source match results(s) for that single entity.
Query Options: Option 2 - Multiple Record

Multiple API call contains the search criteria of up to 100 entities to be matched against your agency’s approved data source(s). The DNP response will include data source match result(s) for the searched entities.
What Does DNP Do to Set Up?

- Initial meeting to discuss expectations.
- Initial Questions document and Legal Questionnaire sent to agency.
- Garner legal approval.
- Assist agency with technical questions during system buildout.
- Issue client certificates (QA and Production).
- QA Testing.
- Assist with go-live.
What Will You Do to Set Up?

- Initial Meeting to discuss expectations.
- Complete the Initial Questions document and Legal Approval forms (DNP will guide you through the process).
- Once legal approval is given, the agency will be responsible for creating its API system.
- Test with DNP.
- Go live and give feedback on decision made (functionality can be built into API).
What Will DNP Do With Your Feedback?

- The API team can meet with Agency Outreach and discuss how agencies are using API to better serve the agency.
- Technical team can watch for hiccups.
- This helps DNP uncover ROIs.
- Testimonials are good for business.
## API Implementation Successes

<table>
<thead>
<tr>
<th>Agency/Program</th>
<th>Program</th>
<th>Go Live Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Business Administration</td>
<td>Economic Injury Disaster Loan</td>
<td>June 2, 2021</td>
</tr>
<tr>
<td>Veterans Administration</td>
<td>Financial Services Center/Vendor Management Group</td>
<td>September 15, 2022</td>
</tr>
<tr>
<td>Health and Human Services</td>
<td>Grants Solutions Group</td>
<td>October 1, 2022</td>
</tr>
</tbody>
</table>
Contact Information

For more information please contact:

Do Not Pay Business Center
donotpay@fiscal.treasury.gov
Introducing DNP Analytics

The DNP Analytics Team is dedicated to delivering **analytical insights** and **innovative data solutions** that help you address your **payment integrity** and meet your mission.

Our team of professionals with extensive experience include:

- **Analytics Consultants**
- **Data Scientists**
- **Data Analysts**
DNP Analytics Services

Analytic Solutions Team services range from consultation to fully-integrated data solutions that can be customized to your business.

- Consultation
- Data Analysis Services
- Reusable Analytics Solution
- Integrated Analytics Solution
We employ advanced data analysis techniques.
EVVE FOD

NAPHSIS provides EVVE FOD which aids customers in identifying and verifying decedent vital records information.

EVVE FOD Benefits

- States and Jurisdictions reported deaths (not available in the Limited Access Death Master File)
- Verify death certificate
- Provides access to most up-to-date death records & ability to query all participating vital records databases simultaneously.

- NAPHSIS acts as a secure information transmission hub, facilitating queries between approved users and participating States and Jurisdictions.

Note: 44 of the 57 total Jurisdictions are participating, with ongoing efforts to onboard more.
Death Record Confidence (DRC) Scoring Tool

What is the DRC Scoring Tool?

- DNP analytics solution that helps customers optimize improper payment research
  - Enables the accurate identification of deceased individuals
  - Identifies at risk improper payments
  - Increases confidence in payment integrity and internal controls

How does the DRC Scoring Tool Work?

1. Analyzes all death data available to DNP
2. Converts analysis into a confidence score
3. Incorporates payment information to identify the improper payments with the highest risk
4. Provides results in a file format is easily analyzed by the customer
## What are the Analytics-Only Data Sources

### DNP Agency Adjudication
Contains information from Do Not Pay customers regarding a determination of whether a payment is proper, improper, or under review as well as any comments associated with the determination.

**Use Cases:** Risk-Modeling to assist customers in prioritizing research that has been completed by other agencies and is more likely to result in a proper or improper determination.

### Health Care Provider
Center for Medicare/Medicaid Services National Plan and Provider Enumeration System (NNPES)
Contains information on approved health care providers and health plans. Data includes a National Provider Identifier which is unique to the business and is used across various government agencies.

**Use Cases:**
- Disaster Recovery related projects.
- Useful to verify disaster relief health care provider grantees at enrollment.

### Prisoner
Bureau of Prisons (BOP) Incarceration Database:
Contains information regarding incarcerated individuals under the jurisdiction of the United States Attorney General.

**Use Cases:** Verify eligibility for benefits which are prohibited or adjusted for prisoners (Veterans’ Health Benefits, Social Security, Means-Based benefits).

### Payments, Claims, and Reclamation Data
Philadelphia Financial Center (PFC) Reclamation Data: An extract of the Payments, Claims, and Enhanced Reconciliation (PACER) file, PFC has identified reason codes which are considered highly accurate indicators of a deceased recipient.

**Use Cases:** Additional high quality death data source;
Identify deceased individuals that are not currently in other death data sources.
An oversight office partnered with DNP in its review of a Federal benefit program to identify the **value of using DNP services** to support their efforts in the identification and prevention of improper payments.

DNP analyzed **10M beneficiary records** to verify their eligibility and identify potentially fraudulent activity between 2020-2021 which includes COVID-19 relief funding.

The analysis included **data quality assessments, fraud risk assessments, and matching to death data sources** to verify whether beneficiaries were alive and/or eligible at the time of a payment.
Success Story: Oversight Program – Federal Benefit: Analyses & Findings

Findings identified through individual analysis may not always appear suspicious on their own until compared to other records and/or analyses which could indicate a fraud network. As such, DNP compared the findings from five primary analyses to identify whether there were unexpected associations between the PII of different beneficiaries which may be a sign of potential fraud.

Five Primary Analyses

1. Death Data Source Matching
   *Finding:* $38.6M in benefits were awarded to 2.2K beneficiaries that appear to have been deceased before or on the payment or claim date.

2. Age Assessment
   *Finding:* $26M in benefits were awarded to 1.6K beneficiaries that appeared older than 100 which is outside of the expected age range associated with this benefit.

3. Email Alias
   $809M in benefits were awarded to 42K beneficiaries that shared an email username and/or alias with a significant number of other beneficiaries

4. Mailing Address
   $6.8B in benefits were awarded to 386K beneficiaries that shared a mailing address with 10 or more additional beneficiaries

5. IP Address
   1.4K distinct beneficiaries shared an IP address with at least 25 other beneficiaries on the same day

*2.14B in suspected improper payments associated with potential fraud networks and/or deceased individuals*
An Example of a Suspicious Network of Claimants

Success Story: Oversight Program – Federal Benefit: Fraud Network Example

Individual #1
sampleemail@gmail.com
555 Street Ave.
1.11.111.1111

Individual #2
sampleemail@gmail.com
555 Street Ave.
1.11.111.1111

Individual #3
sampleemail@gmail.com
555 Street Ave.
1.11.111.1111

Individual #4
sampleemail@gmail.com
555 Street Ave.
1.11.111.1111

Individual #5
sampleemail@gmail.com
555 Street Ave.
1.11.111.1111

Individual #6
sampleemail@gmail.com
1 Square Cir.
99.99.999.999

Individual #7
manypeople@aol.com
99 Hundred Blvd.
1.11.111.1111

Individual #8
manypeople@aol.com
555 Street Ave.
777.777.777.777

Individual #9
manypeople@aol.com
555 Street Ave.
300.0.300.0

Individual #10
anybody@att.net
789 Outer Ter.
300.0.300.0

Individual #11
everybody@verizon.net
369 Traffic Ln.
300.0.300.0

Individual #12
familiar@yahoo.com
555 Street Ave.
300.0.300.0

Individual #13
sampleemail@gmail.com
123 Main St.
257.257.257.257

Individual #14
testing@gmail.com
111 Broadway St.
1.11.111.1111

Individual #15
username@domain.com
555 Street Ave.
2222.33.4.555

Individual #16
username@domain.com
555 Street Ave.
2222.33.4.555

Individual #17
person@outlook.com
555 Street Ave.
99.99.999.999

Individual #18
nobody@yahoo.com
1 Square Cir.
0.0.0.888

Beneficiaries share email, mailing address, IP address
Beneficiaries share email
Beneficiaries share mailing address
Beneficiaries share IP address
Contact Information

Brian Hewitt
Data Analytics Advisor
202-874-5228
Brian.Hewitt@fiscal.treasury.gov

For more information, visit our website: https://fiscal.treasury.gov/dnp/
Why Do Not Pay (DNP)?

Lessons Learned from SBA OIG

Data Analytics
SBA OIG
September 27, 2022
1. **The Why**
   - Should your organization be utilizing DNP Data?
   - Should it be a priority?

2. **The How**
   - How do you get started?
   - What do you need to bring to the table as a customer?
   - Options for analysis and access.

3. **The “So what!”**
Why Utilize DNP

1. Agencies are required to use it (The Payment and Integrity Information Act)
   - Oversight includes reporting on improper payments made due to lack of DNP implementation
   - Reporting on delayed timelines for implementation

2. Even when in-use, oversight still includes evaluating whether
   - DNP data was implemented properly
   - DNP data was used to determine eligibility
   - Any gaps exist for the duration of benefit programs
   - New data sources are implemented as they become available
   - Improper payments resulted from selective implementation of DNP data sources
Why Utilize DNP

3. **It is Free and it is Federal**
   - Treasury is consolidating critical datasets in one place, saving time and resources
   - DNP is a dedicated federal program, so you have continuous support

4. **The DNP Business Center**
   - Offering analytics services
   - Analysis is rigorous and includes multi-level QA
   - Raw, aggregate results, documentation and methodologies provided
   - Analysis from Treasury may carry additional weight
How to Get Started

1. Conduct an overview of the Agency’s current (or lack of) implementation
2. Contact the DNP Business Center
3. Contact your OIG’s Legal Division – they’ll need to engage for the MOU
4. Check out SBA OIG’s Do Not Pay Audits:
   - COVID-19 Economic Injury Disaster Loan (EIDL) Program
   - Paycheck Protection Program
What to Bring to the Table

1. Clear goals and objectives
2. A clean authoritative copy of the source data
3. Data dictionary
4. Data Subject Matter Expert (SME)
5. Time and availability for touchpoints throughout
Options for Analysis and Access

1. **Partnership Project with DNP Business Center (Analytics Team)**
   - DNP conducts the analysis
   - Bring additional “Authority of Voice”
   - Deeper level of analysis (beyond basic matching)

2. **Self-Service**
   - Analysis beyond match results conducted by the OIG
   - Engage training on the process and data sources prior to starting
   - Options include API and Batch-Matching via the Portal
“So What???”

It’s not why should you use Do Not Pay, but why shouldn’t you???
PICOE Investigative Support

Agenda

✓ PICOE’s Purpose
✓ Actionable Outcomes
✓ Investigative Support
✓ Operational Metrics FY22
✓ Upcoming Event
Payment Integrity Center of Excellence (PICOE)

PICOE’S PURPOSE
PICOE was created in 2019 to support agencies cross-governmentally to mitigate and prevent improper payments.

PICOE’S PRIORITIES
• Reduce fraud, waste, abuse and improper payments
• Increase recovery of improperly paid funds
• Support investigative community in fraud deterrence
• Reduce deceased payees paid (across multiple agencies)
• Improve integrity of payment and post payment data
Actionable Outcomes

Focus on Six Actionable Outcomes throughout the Payment Lifecycle

1. Identify
   Identify the payment or payee that should not be paid

2. Prevent (Pre-Award, Pre-Payment)
   Prevent the award or payment before sending to Treasury

3. Recall (At time of Payment)
   Hold for further analysis or cancel payment before disbursement

4. Recover (Post-Payment)
   Request recovery of funds from the Financial Institution

5. Investigate
   Refer for investigation if potential criminal activity is suspected

6. Share
   Share outcomes and discoveries with stakeholder community
How do you submit a request for information/data?

**Step 1:** Complete a one-page Privacy Act Template and return to PICOE’s shared email box:

**PaymentIntegrity@fiscal.treasury.gov**

**Step 2:** Privacy Act template is sent to Bureau of Fiscal Service (BFS) Privacy and Office of Chief Counsel (OCC) for approval

**Step 3:** After approval is received, the information/data will be sent to the requestor
PICOE Investigative Support

- PICOE routinely supports IRS CI, TIGTA and IRS program areas with long term data sharing agreements as well as Ad hoc data requests and projects.

- These are the only three agencies that PICOE can provide with IRS payment information.

- PICOE is unable to provide non-IRS agencies with IRS Payment information; however, we will provide these requests to the BFS OCC for coordination with the requesting Agencies Counsel for a decision regarding what, if anything can be provided.
Sources of Fraud and Actionable Outcomes

Sources of Potential Fraud

Financial Institutions
- ACH Returns with Fraud Reason
- Account Validation
- Automated Enrollments

Agencies
- Death Notification Entries
- Claims of Non-Receipt
- Non-Entitlement / Recovery Req
- Agency System Internal Controls

Payees
- Calls and Correspondence

Law Enforcement
- Investigative Cases
- Victims and Fraudsters

Post Payment Transactions
- Forged and Altered Checks
- Expired Checks
- Claims Adjudication
- Check Forgery Insurance Fund

Fiscal Service
- Do Not Pay screening
- Eligibility Rules Engine (new)
- Compromised Accounts (new)

Data Source Updates
- New deaths in Death Master File
- New "barred vendors" list
- Many others...

Validate
- Cross-Govt Data Validation
- Account Verification Service
- Decedent Verification Service
- Address Validation Service (new)

Inform & Notify
- Notify all stakeholders:
  - Agencies who pay
  - Financial Institutions
  - Investigative Groups

Prevent
- Set auto-prevention rule to prevent future payments
  - Agency payment systems
  - Fiscal Service systems

Investigate
- Investigative Case Support
- Data visualization
- Linked Cases Network Analysis
- Geographic Trend Analysis

Recover
- Auto-recall payments in transit
- Auto-recovery request to FI for payments already made
- Return reclaimed funds to agency

Once identified and validated, use continuous monitoring approach to enable actions that prevent and recover improper payments.
### PICOE Operations FY22

<table>
<thead>
<tr>
<th>Data Requests</th>
<th>Check images and payment details</th>
<th>QDB Appeals</th>
<th>Recovery Tool</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responded to requests for data from 20 different customers/agencies</td>
<td>Provided to customers from PACER, Frontier and FedImage</td>
<td>In PEGA, fielded &amp; dispositioned handwriting appeals</td>
<td>Total improper payments recovered for agencies</td>
</tr>
</tbody>
</table>

849 15,619 144 $9.5 M
Upcoming PICOE OIG Agency Engagement

• The Future of Fraud Detection - Investigative Solutions and Case Development
• Date: November 8, 2022
• Time: 1:00pm – 3:00pm EST
• Participation is open to all Federal agencies only
• There is no cost to attend
• This will be a Microsoft Teams virtual event
Open Forum/Questions? Comments!
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